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File 813:PR Newswire 1987-1999/Apr 30

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File 636:Gale Group Newsletter DB(TM) 1987-2001/Sep 19

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File 621:Gale Group New Prod.Annou.(R) 1985-2001/Sep 19

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Set	Items	Description
S1	279621	CARD? ?
S2	21057	CARDHOLDER? ? OR CARD()HOLDER? ? OR ACCOUNT()HOLDER? ? OR - ACCOUNTHOLDER? ? OR NAME(4N) (ACCOUNT OR ACCOUNTHOLDER OR CARD- HOLDER OR CARD)
S3	6814357	MACHINE OR COMPUTER OR OTHER()ENTITY OR OTHER OR "NOT"(2W) - S2 OR COMPANY OR ISSUER OR BUSINESS
S4	49820	(SELECT? OR CHOOS? OR PICK? OR CUSTOMI? OR DESIGNAT? OR AS- SIGN? OR GENERAT?) (5N) (NAME OR IDENTIFIER? ? OR CODE? ? OR NU- MBER? ?)
S5	766	(SELECT? OR CHOOS? OR PICK? OR CUSTOMI? OR DESIGNAT? OR AS- SIGN? OR GENERAT?) (5N)S2
S6	215094	(SELECT? OR CHOOS? OR PICK? OR CUSTOMI? OR DESIGNAT? OR AS- SIGN? OR GENERAT?) (5N)S3
S7	12926	TWO()PART? ? OR 2()PART? ? OR (FIRST(2W)PART? ?(8N)SECOND(- 2W)PART? ?) OR (PART()A(8N)PART()B) OR (FIRST()HALF(8N)SECOND- ( )HALF)
S8	0	S1(S)S4(S)S5(S)S6(S)S7
S9	18	S4(S)S7
S10	0	S1(S)S9
S11	1551	S1(S)S4
S12	127	S2(S)S11
S13	0	S7(S)S12
S14	504	S1(S)S5
S15	36	S6(S)S14
S16	36	S15 NOT (S10 OR S13)
S17	0	S8 OR S13
S18	36	S10 OR S16
S19	0	(S1 OR S2) (S)S9
S20	127	(S1 OR S2) (S)S12
S21	25	S18 NOT PY>1999
S22	24	RD (unique items)

?t22/3,k/all

**22/3,K/1 (Item 1 from file: 813)**

DIALOG(R)File 813:PR Newswire

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0366923

NYFNS2

**THE MASTERCARD AND CIRRUS ATM NETWORK OFFERS HELPFUL HINTS FOR GETTING CASH  
WHEN TRAVELING IN THE CARIBBEAN**

DATE: May 2, 1991

07:34 EDT

WORD COUNT: 586

...terminology keep you from getting the cash you need.

-- ATMs in the Caribbean often do **not** allow ATM **cardholders** to  
**choose** which account they access. Unless otherwise instructed by your  
bank, the machines automatically take funds from your checking account  
when you use your cash **card** . Transfer adequate funds into your checking  
account prior to departure.

-- Never rely on just one...

22/3,K/2 (Item 2 from file: 813)  
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0358425 NY044  
**THE MASTERCARD AND CIRRUS ATM NETWORK OFFERS HELPFUL HINTS ABOUT GETTING  
CASH FROM ATMS WHEN TRAVELING IN THE UNITED STATES OR ABROAD**

DATE: April 8, 1991 11:23 EST WORD COUNT: 629

...difference in  
terminology keep you from getting the cash you need.

--ATMs abroad often do **not** allow ATM **cardholders** to **choose** which  
account they access. Unless otherwise instructed by your bank, the  
machines automatically take funds from your checking account when you  
use your cash **card** . Transfer adequate funds into your checking account  
prior to departure.

--Never rely on just one...

22/3,K/3 (Item 1 from file: 636)  
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04668197 Supplier Number: 61360957 (USE FORMAT 7 FOR FULLTEXT)  
**Bank Creates Online Debit Network For Web Shopping. (Company Business and  
Marketing)**  
Bank Network News, v18, n11, p7  
Oct 26, 1999  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 545

... niche markets."  
Linking Systems  
While some observers say consumers who lack credit or offline debit  
**cards** may be a difficult niche from which to **generate** a profit, the  
**company** 's system does enable individuals to easily conduct online debit  
Internet transactions. When paying for purchases, **cardholders** **select**  
"ATM **card** " when the participating merchant's invoice page asks how they  
intend to pay. Once selected...Paycheck site can read or receive, and the  
prepaid funds are authorized, deducted from the **card** and paid to the  
merchant. No hardware needs to be connected to the cardholder's...

22/3,K/4 (Item 2 from file: 636)  
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04458288 Supplier Number: 56079888 (USE FORMAT 7 FOR FULLTEXT)  
**NextCard Entices Cardholders To Shun Paper Statements.**  
Card News, v14, n19, pNA  
Oct 6, 1999  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 754

... be serviced online.  
A Chance To Be Supreme Ruler, If Only On Plastic

The Dilbert **card** carries a 9.9 percent APR. As with **other** NextCard products, **cardholders** can **choose** to have their **card** design feature one of the various Dilbert characters, or they can select the PictureCard feature. This feature is available with all NextCard programs, and allows **cardholders** to **select** an image from a gallery online to have on their **card**.

The card is available in three designs, the Dilbert "Corporate" Platinum; Dilbert "Cyber" Classic and...

22/3,K/5 (Item 3 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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04214890 Supplier Number: 55075677 (USE FORMAT 7 FOR FULLTEXT)  
**MASTERCARD: MasterCard encourages consumers to take advantage of benefits & 24-hr Global Service Center.**  
M2 Presswire, pNA  
July 5, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 744

... advised that they can not only save time by making purchases using their MasterCard credit **cards**, but they can also enjoy a number of additional benefits and discounts provided by MasterCard...

...and partner organizations. MasterCard International advises consumers to maximize the conveniences of using MasterCard credit **cards** -- including special benefits and emergency services -- for a safe and enjoyable summer vacation. As a global payments **company**, **cardholders** can **choose** from MasterCard's family of brands, for the **card** which best suits their lifestyle.

For those who prefer to use their own funds, consumers...

22/3,K/6 (Item 4 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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04145224 Supplier Number: 54380221 (USE FORMAT 7 FOR FULLTEXT)  
**VAUXHALL MOTORS: Millions of UK consumers set to benefit from major new enhancements to the GM Card.**  
M2 Presswire, pNA  
April 14, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 1122

... pay for parts, repairs, servicing and accessories at Vauxhall dealerships.

\* Company car scheme - The GM **Card** 's company car scheme has been revised and reintroduced, offering high street vouchers to **cardholders** who **choose** a Vauxhall as their **company** car.

"With these enhancements to The GM Card, we have created the most rewarding credit...

22/3,K/7 (Item 5 from file: 636)  
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04048984      Supplier Number: 53441654    (USE FORMAT 7 FOR FULLTEXT)  
**Competition: Visa International Introduces Its Global Premium Card for  
Upscale Travelers.**  
Credit Card News, pNA  
Nov 1, 1998  
Language: English      Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count:    301

...      idea of continuous enhancement is very attractive to (these  
potential cardholders)."

She adds that each **issuer** worldwide will be able to **customize** the  
rewards component of the **card** to conform to local preferences. "Each  
issuer will be able to tailor Visa Infinite to the high-end consumers they  
want to become **cardholders** ."

The web site can be **customized** to each **cardholder** , allowing each  
to review travel plans, book travel, review discounts from global partners,  
obtain information...

**22/3,K/8      (Item 6 from file: 636)**  
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03958973      Supplier Number: 50327905    (USE FORMAT 7 FOR FULLTEXT)  
**Debit Card Issuers Look To Photos To Capture A Moment Of Sales Time**  
Debit Card News, pN/A  
Sept 15, 1998  
Language: English      Record Type: Fulltext  
Article Type: Article  
Document Type: Magazine/Journal; Trade  
Word Count:    1450

...      Visa check and MasterMoney debit cards. Some observers say offering  
photo debit cards can increase **cardholder** retention and card usage,  
thereby **generating** more interchange revenue for the **issuer** . And because  
individuals must enter branches to have their photos taken, it also gives  
financial...

**22/3,K/9      (Item 7 from file: 636)**  
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03807338      Supplier Number: 48256603    (USE FORMAT 7 FOR FULLTEXT)  
**Offline Debit's Big Pitch To Small Business**  
Debit Card News, pN/A  
Jan 30, 1998  
Language: English      Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count:    1184

...      000 firms, plus 100,000 KeyMoney cards to 70,000 companies, Grotta  
says.

A small-business debit **cardholder** **generates** more interchange  
revenue for issuers than does a consumer cardholder, as companies typically  
use their debit **cards** two more times a month than consumers, and for  
bigger-ticket items. Average consumer transactions...

...transactions range from \$87 to about \$102, Grotta says, noting that the  
companies use the **cards** most frequently at restaurants, computer stores  
and for travel.

To enhance its small-business debit...

**22/3,K/10 (Item 8 from file: 636)**

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03755221 Supplier Number: 48124404 (USE FORMAT 7 FOR FULLTEXT)  
Card **Notes:A** Name **Is** Selected **for a New** Card Issuer  
Credit Card News, pN/A  
Nov 15, 1997  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 81

Card **Notes:A** Name **Is** Selected **for a New** Card Issuer

**22/3,K/11 (Item 9 from file: 636)**

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03595428 Supplier Number: 47443033 (USE FORMAT 7 FOR FULLTEXT)  
**PLEASE COME BACK:**  
CardFAX, v97, n123, pN/A  
June 4, 1997  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 138

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...COME BACK: Sears, Roebuck and Co. is sending out a series of mailings to former **cardholders** and **other select** consumers promising a "pre-approved, no fee" Sears credit **card**. The one-page pitch reads much like a bank **card** offer with its application deadline, a promise of no feed and a pre-approved credit...

...of a sticker, a signature, Social Security number and telephone number on an envelope-sized **card** addressed to the retailer's new account center in Clinton, IA. Industry analyses estimate that...

**22/3,K/12 (Item 10 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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03521544 Supplier Number: 47271996 (USE FORMAT 7 FOR FULLTEXT)  
**MBNA to Issue RCA Mastercard for Thomson**  
Cards International, pN/A  
April 4, 1997  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 172

... a television.

"As the RCA MasterCard programme matures, RCA reward coupons may be redeemed for **other select** entertainment values, and **cardholders** may receive additional benefits ... For example, **card** -holders will be able to use their RCA reward coupons to pay for DSS programming...

22/3,K/13 (Item 11 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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03419455 Supplier Number: 47039639 (USE FORMAT 7 FOR FULLTEXT)  
**December 1996 - January 1997 Solicitations**  
Credit Card News, pN/A  
Jan 15, 1997  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 1206

... 25% or

+12.4%

3.9% APR through 6/97. Regular APR based on whether **cardholder**  
**selects** Reward or standard **card** version.

ISSUER (NO. RECEIVED)	CARD TYPE	ANNUAL FEE	APR
Houshold Bank (1)	GM MasterCard	0	Prime +10...

22/3,K/14 (Item 12 from file: 636)  
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03105265 Supplier Number: 46350847 (USE FORMAT 7 FOR FULLTEXT)  
**Interactive Banking Technology: Solving The Puzzle of Secure Electronic Commerce**  
Bank Technology News, pN/A  
May 1, 1996  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 2965

... bank do to become SET-compliant?

For issuers, the task is to become a certified **issuer** (through the **card** associations), start **generating** and distributing certificates to **cardholders** (or sign on with a third-party CA, such as VeriSign, to certify on your...

22/3,K/15 (Item 13 from file: 636)  
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03087333 Supplier Number: 46311016 (USE FORMAT 7 FOR FULLTEXT)  
**EDS AND DIEBOLD PUSH ATMS.**  
Bank Automation News, v8, n7, pN/A  
April 17, 1996  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 184

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...dollars. In addition, EDS recently introduced ZCash, an electronic cash transfer service. ZCash allows ATM **cardholders** to go to an ATM, **select** the ZCash transaction, insert their debit- or credit **cards** and then enter

their personal identification numbers (PIN) and the amount of cash to be sent. The **machine** then asks the **cardholder** to **select** a ID number and the system generates a confirmation code. After the ID number is...

**22/3,K/16 (Item 14 from file: 636)**

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02916725 Supplier Number: 45931928 (USE FORMAT 7 FOR FULLTEXT)  
**AMEX STRATEGIES HIKING COMPETITION FOR ISSUERS**  
Card News, v10, n22, pN/A  
Nov 13, 1995  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 1515

... Platinum card, for example, stems from its platinum product but is geared toward corporations.

The **card**, introduced last month, provides added benefits for qualified cardholders who pay a \$300 annual fee...

...assistance with a business traveler's special requests for conference rooms or translators, and such **other** amenities as room upgrades at **select** hotels and resorts. **Cardholders** also have access to business tools, such as AmEx's Quarterly Management Reports, which provides a detailed summary of spending broken out by expense category, which not all corporate **cards** offer.

How can issuers compete? Issuers can compete by including similar amenities for business cardholders...

**22/3,K/17 (Item 15 from file: 636)**

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02606616 Supplier Number: 45272553 (USE FORMAT 7 FOR FULLTEXT)  
**AVOIDING PITFALLS IN INCENTIVE PROGRAMS IS KEY TO USAGE SUCCESS**  
Financial Services Report, v12, n2, pN/A  
Jan 18, 1995  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 944

... every \$100 charged on the program, and for every \$1 of credit card interest paid, **cardholders** earn 10 bonus points.

Cardholders **choosing** to consolidate credit balances from **other cards** to this **card** earn two percent of the amount transferred. Points can be redeemed a maximum of twice...

**22/3,K/18 (Item 16 from file: 636)**

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02412823 Supplier Number: 44787057 (USE FORMAT 7 FOR FULLTEXT)  
**NEW VISA CARD TO PROMOTE NORTH CAROLINA AGRICULTURAL PRODUCTS**  
Card News, v9, n12, pN/A  
June 27, 1994  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 106

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

The North Carolina Department of Agriculture (NCDA) last week launched a Visa **card** called "Goodness Grows in North Carolina" (GGINC). The affinity **card** offers consumers discounts at selected North Carolina companies and aims to **generate business** for North Carolina agricultural products through GGINC **card** purchases. The GGINC Visa is issued by First Union Bankcard Services and marketed by North Carolina Agricultural Promotions, Inc. The **card** is the first Visa affinity program affiliated with a state's department of agriculture. **Cardholders** can receive discounts on **selected** hotels, weekend getaways, rental cars, attractions, food products and restaurants. (Call Brad Hennig, Visa, 415...

**22/3,K/19 (Item 17 from file: 636)**

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02191434 Supplier Number: 44139279 (USE FORMAT 7 FOR FULLTEXT)

**It's Slow Going for Discover's Private Issue Card**

Credit Card News, pN/A

Oct 1, 1993

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 403

... to be a 30-million-account portfolio," Hodges says. "If you look at most gold **card** portfolios, they're relatively small. We think there is a **select** market among our **cardholders** and **other** people."

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**22/3,K/20 (Item 18 from file: 636)**

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02127227 Supplier Number: 43961973 (USE FORMAT 7 FOR FULLTEXT)

**CREDIT CARD ISSUERS FIND TECHNOLOGY BATTLES AGAINST FRAUD**

Card News, v8, n14, pN/A

July 12, 1993

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1717

... next 10 years. The move is a continuation of Citicorp's current effort to put **cardholders** ' **computer-generated** images on the back of credit **cards** . Citicorp officials would not comment on how much the venture will cost but recent industry...

...on a central computer ultimately can be more cost effective than printing pictures on the **cards** , which have to be replaced about every two years.

The bank is cutting costs further...

**22/3,K/21 (Item 19 from file: 636)**

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01753144 Supplier Number: 42893248 (USE FORMAT 7 FOR FULLTEXT)

**MDS DEVELOPING MODELS TO FORECAST CARD ATTRITION**



Card News, v7, n7, pN/A  
April 6, 1992  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 942

... an issuer could take preventive action such as waiving or reducing annual fees when the **cardholder** 's renewal date comes.

**Customized** models would examine the patterns of attrition particular to a specific issuer. Since attrition levels tend to differ among financial institutions due to competitive factors in making credit **card** offers, MDS has been working solely on **customized** models, Rasco said. But the **company** is still interested in researching whether some form of generic predictive model could be developed...

**22/3,K/22 (Item 20 from file: 636)**  
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01739510 Supplier Number: 42852653 (USE FORMAT 7 FOR FULLTEXT)  
**UNIT 'CONSTANTLY' PROMOTES CARD**  
The Report on AT&T, v10, n12, pN/A  
March 23, 1992  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 272

... million accounts with more than 12.5 million cards issued.  
This month, receivables on the **card** reached \$3.8 billion, a 130 percent increase over the previous year, according to the unit. Receivables are **cardholders** ' unpaid balances that **generate** interest income for the **card issuer** .  
Delinquencies on the card are 1.7 percent, far lower than the 5 percent industry...

**22/3,K/23 (Item 1 from file: 621)**  
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01361169 Supplier Number: 46244725 (USE FORMAT 7 FOR FULLTEXT)  
**Staples The Office Superstore to Participate in Visa "Rewards for Your Home" Promotion; Savings will be offered to thousands of Visa and Staples customers.**  
Business Wire, p3251164  
March 25, 1996  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 525

... American Superstores. "Although Visa cardholders throughout the U.S. will automatically earn 10% of their **card** purchases in credits, at Staples and seven **other Select** Merchant partners, **cardholders** will earn Rewards credits equal to 20% of their purchases. We think that's a...

**22/3,K/24 (Item 2 from file: 621)**  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
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01355197 Supplier Number: 46204669 (USE FORMAT 7 FOR FULLTEXT)

**FIRST DATA TO OFFER CARD PROFITABILITY SOFTWARE FROM HNC**

News Release, pN/A

March 6, 1996

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 465

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...Repeat Falcon Success San Diego---6 March 1996---HNC Software Inc. and First Data Corporation/**Card** Services Group today jointly announced that First Data will offer its clients use of HNC's ProfitMax, a **customized cardholder** profitability scoring system developed by HNC. ProfitMax uses neural networks, expert rule bases, and HNC...

...a well-rounded picture of the expected profitability of each account. The profit evaluation is **customized** to the using **issuer**'s definition of financial profit. First Data is customizing the product for its clients and

...profit on existing accounts. Since our goal is to offer First Data clients the best **card** processing technology available, we felt that they would benefit by our adding ProfitSight to the...

...market our Falcon fraud detection software, which is currently in use for over 150 million **card** accounts. We expect their distribution of the ProfitMax software to be equally helpful--both to HNC and to the First Data client base." Omaha-based First Data **Card** Services Group is a leading global processor of transaction **cards** and other **card**-based services, providing services to more than 1.7 million merchant outlets and 1,400 financial institutions. First Data **Card** Services Group is a division of First Data Corporation (NYSE:FDC), a leading provider of high-quality, high-volume information processing and related services to the transaction **card**, payment instruments, mutual fund, health care, data imaging, teleservices, receivables, and information management industries. Headquartered...

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